

Information to identify the case:

Debtor 1	<u>Carl A Powell Sr</u>	Social Security number or ITIN	xxx-xx-9081
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle A. Finney-Powell</u>	Social Security number or ITIN	xxx-xx-4688
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-11679-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl A Powell Sr
dba C Powell Properties LLC

Michelle A. Finney-Powell
aka Michelle A Powell, aka Michelle A Finney

5/10/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 7

United States Bankruptcy Court
District of New JerseyIn re:
Carl A Powell, Sr
Michelle A. Finney-Powell
DebtorsCase No. 12-11679-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 5
Total Noticed: 133

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db/jdb
cr
+Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Ave, Plainfield, NJ 07060-2513
+Bank of America, N.A., servicer for The Bank of Ne, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr
+Capital One, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
512709166 +Afni, Inc., Attn: Bankruptcy, PO Box 3037, Bloomington, IL 61702-3037
512709173 +Aurora Bank Fsb, 601 5th Avenue, Scottsbluff, NE 69361-3581
512709177 +Aurora Loan Services, Attn: Bankruptcy Dept., PO Box 1706, Scottsbluff, NE 69363-1706
513085901 +Bank of America N.A., c/o Prober & Raphael, 20750 Ventura Blvd., Suite 100,
Woodland Hills, CA 91364-6207
512986257 Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
512773070 +Bank of America, N.A., Prober & Raphael, 20750 Ventura Boulevard, Suite 100,
Woodland Hills, CA 91364-6207
513122719 +Bank of America, N.A., c/o Prober & Raphael, A Law Corp., 20750 Ventura Blvd., Suite 100,
Woodland Hills, CA 91364-6207
513084678 +Bank of America, N.A., c/o Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Pkwy-Suite 102, Roseland, NJ 07068-1640
512827402 +Bank of America, N.A., c/o Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
513084682 Bank of New York Mellon, c/o Prober & Raphael, P.O. Box 4365,
Woodland Hills, CA 91365-4365
512709195 +Bankfirst, 2600 W 49th St, Sioux Falls, SD 57105-6575
512709196 +Bankfirst/First Dakota, First Dakota, PO Box 156, Yankton, SD 57078-0156
512768751 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
Dallas, TX 75374-0933
512709205 +Carlene Callum, 4345 Northwest 42nd Terrace, Lauderdale Lakes, FL 33319-3881
512709207 +Chase, PO Box 24696, Columbus, OH 43224-0696
512709212 +Chase Manhattan, Attn: Bankruptcy Research Dept, P.O. Box 24696, Columbus, OH 43224-0696
512709211 +Chase Manhattan Mtge, 3415 Vision Dr, Columbus, OH 43219-6009
512709216 +Chld/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
513084685 +City National Bank/Ocwen Loan Service, Attn: Bankruptcy, 1661 Worthington Rd., Suite 100,
West Palm Beach, FL 33409-6493
512709222 +City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, 1661 Worthington Rd. Suite 100,
West Palm Beach, FL 33409-6493
513792172 +Cooper Truck Service, BCA Financial Services, PO Box 1037, Bloomfield, NJ 07003-1037
512709231 +Gateway Funding Divers, 300 Welsh Road, Bldg 5, Horsham, PA 19044-2273
512709261 +INFIBANK NA, C O FNCCC, 1620 DODGE ST SC 3106, OMAHA NE 68197-0001
(address filed with court: Sterling Bank & Trust, 1 Towne Sq Fl 17, Southfield, MI 48076)
512734701 +JPMorgan Chase Bank, N.A., Zucker Goldberg & Ackerman, LLC, 200 Sheffield Street, Ste 101,
Mountainside, NJ 07092-2315
512709244 +Litton Loan Servicing, 24 Greenway Plaza #712, Houston, TX 77046-2401
512709245 +Middlesex County Child Support, 10 Corporate Place South, 3rd Floor,
Piscataway, NJ 08854-6148
512709248 +New Century Mortgage C, 210 Commerce, Irvine, CA 92602-1318
512709249 +New Century Mortgage C/Carrington, Attention: Bankruptcy, PO Box 54285,
Irvine, CA 92619-4285
515753391 +PROF-2013-S3 Legal Title Trust, by U.S. Bank, National Association,, as Legal Title Trustee,
Fay Servicing, LLC, 939 W. North Avenue, Suite 680, Chicago, IL 60642-1231
513084679 +Plainfield MUA Sewerage & Solid Waste, P.O. Box 416829, Boston, MA 02241-6829
512709253 +Providentbnk, 4221 International, Atlanta, GA 30354-3914
512709254 +Radio/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
512709255 +Rshk/cbsd, Attn: Citi Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
512709258 +Sheldon W. Finney, Jr., 45 Spear Street, Piscataway, NJ 08854-2312
512709259 +Sovereign Bank, 865 Brook St, Rocky Hill, CT 06067-3444
512744475 +Stern Lavinthal Frankenberg & Norgaard LLC, 184 Grand Avenue, Englewood, NJ 07631-3578
513084684 +The Bank of New York Mellon, c/o Zucker, Golberg & Ackerman,
200 Sheffield Street- Suite 301, Mountainside, NJ 07092-2315
512773069 +The Bank of New York Mellon, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Ste 100,
Mt. Laurel, NJ 08054-3437
513084683 +The Bank of New York Mellon, c/o JPMorgan Chase Bank, NA,
Attn: Correspondence Mail, Code:LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
512925907 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorney for Secured Creditor,
P.O. Box 4365, Woodland Hills, CA 91365-4365
513057866 +The Bank of New York Mellon, f/k/a The Bank of New, c/o Zucker Goldberg & Ackerman,
200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
512709267 Union County Child Support, 1143 East Jersey Street, Elizabeth, NJ 07201-2310
512709268 Union Cty Probation, Market Street, Camden, NJ 08101
512709269 +United Trust Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
513084680 +Unity Guaranty Residential Insurance Co., of North Carolina, P.O. Box 20327,
Greensboro, NC 27420-0327
512709273 +Verizon New Jersey Inc, PO Box 3397, Bloomington, IL 61702-3397
512709277 +Visa Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
512709278 +Wendy Lamont, c/o Middlesex County Child Support, 10 Corporate Place South 3rd Floor,
Piscataway, NJ 08854-6148

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Form ID: 3180W

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Total Noticed: 133

Date Rcvd: May 10, 2017

512723469 Wendy Lamont, 80 Nottanwasaga Crest, Brampton, Ontrio Canada, M60001B9
512709280 +Yolene Auguste, 314 E. 6th Street, Plainfield, NJ 07060-1808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 10 2017 22:31:22 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 10 2017 22:31:20 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: BANKAMER.COM May 10 2017 22:18:00 Bank of America, N.A., PO Box 26012,
Greensboro, NC 27420-6012
512709163 +EDI: AFNIRECOVERY.COM May 10 2017 22:18:00 Afni, Inc., Po Box 3427,
Bloomington, IL 61702-3427
512709169 +EDI: AMEREXPR.COM May 10 2017 22:18:00 American Express*,
American Express Special Research, PO Box 981540, El Paso, TX 79998-1540
512709171 +EDI: AMEREXPR.COM May 10 2017 22:18:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
512709182 EDI: BANKAMER.COM May 10 2017 22:18:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
512709184 EDI: BANKAMER.COM May 10 2017 22:18:00 Bank Of America*, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC, 27410
512709186 EDI: BANKAMER.COM May 10 2017 22:18:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
Greensboro, NC 27410
512768540 EDI: BANKAMER2.COM May 10 2017 22:18:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
513684061 +E-mail/Text: debojdjohn@bcfinancialservices.com May 10 2017 22:32:10
BCA Financial Services, P.O. Box 1037, Bloomfield, NJ 07003-1037
512963176 +E-mail/Text: bncmail@w-legal.com May 10 2017 22:31:31 Back Bowl I LLC, Series C,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
512709181 +EDI: BANKAMER2.COM May 10 2017 22:18:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598
512709190 +EDI: BANKAMER.COM May 10 2017 22:18:00 Bank Of America, N.a., 450 American St,
Simi Valley, CA 93065-6285
513084677 +EDI: BANKAMER.COM May 10 2017 22:18:00 Bank of America, N.A., 7105 Corporate Drive,
Mailstop PTX-C-35, Plano, TX 75024-4100
513052452 +EDI: BANKAMER.COM May 10 2017 22:18:00 Bank of America, N.A., Bankruptcy Department,
P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
512984010 +EDI: BANKAMER.COM May 10 2017 22:18:00 Bank of America, N.A., 7105 Corporate Drive,
Mail Stop: PTX-C-35, Plano, TX 75024-4100
513084676 +EDI: BANKAMER.COM May 10 2017 22:18:00 Bank of America, N.A., P.O. Box 26012,
NC4-105-02-99, Greensboro, NC 27420-6012
512709197 +EDI: HFC.COM May 10 2017 22:18:00 Beneficial/hfc, Po Box 3425, Buffalo, NY 14240-3425
512709198 +EDI: BANKAMER2.COM May 10 2017 22:18:00 Bk Of Amer, Po Box 1598, Norfolk, VA 23501-1598
512709199 EDI: CAPITALONE.COM May 10 2017 22:18:00 Cap One, Po Box 85015, Richmond, VA 23285
512709215 EDI: CITICORP.COM May 10 2017 22:18:00 Childrens Place/Citicorp Credit Services,
Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO, 64195
512709219 EDI: CITICORP.COM May 10 2017 22:18:00 Citibank Sd, Na*, Attn: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO, 64195
512709220 EDI: CITICORP.COM May 10 2017 22:18:00 Citibank Usa*,
CITICORP CREDIT SERVICES/ATTN: CENTRALIZ, PO Box 20363, Kansas City, MO, 64195
512709201 +EDI: CAPITALONE.COM May 10 2017 22:18:00 Capital 1 Bank*, Attn: Bankruptcy Dept.,
PO Box 30285, Salt Lake City, UT 84130-0285
512709203 EDI: CAPONEAUTO.COM May 10 2017 22:18:00 Capital One Auto Finan,
3901 North Dallas Tollway, Plano, TX 75093
512709204 +EDI: CAPONEAUTO.COM May 10 2017 22:18:00 Capital One Auto Finance*, 3905 N Dallas Pkwy,
Plano, TX 75093-7892
512709206 +EDI: CHASE.COM May 10 2017 22:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
512709209 +EDI: CAUT.COM May 10 2017 22:18:00 Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076
512709214 +EDI: CHASE.COM May 10 2017 22:18:00 Chase- Bp, Po Box 15298, Wilmington, DE 19850-5298
512709217 +EDI: CITICORP.COM May 10 2017 22:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
512709218 +EDI: CITICORP.COM May 10 2017 22:18:00 Citi-bp Oil, Po Box 6497,
Sioux Falls, SD 57117-6497
512709224 +EDI: RCSFNBMARIN.COM May 10 2017 22:18:00 Credit One Bank, Po Box 98872,
Las Vegas, NV 89193-8872
512966504 +E-mail/Text: kzoepfel@credit-control.com May 10 2017 22:31:24 DTA Solutions LLC,
9428 Baymeadows Rd. Suite 260, Jacksonville, FL 32256-7970
512738387 +EDI: TSYS2.COM May 10 2017 22:18:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515030807 EDI: IRS.COM May 10 2017 22:18:00 Department of the Treasury - Internal Revenue Serv,
P.O. Box 7346, Philadelphia, PA 19101-7346
512709226 +EDI: TSYS2.COM May 10 2017 22:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
512709227 +EDI: BANKAMER2.COM May 10 2017 22:18:00 Fleet Bank Of New York, 300 Broadhollow Rd,
Melville, NY 11747-4850
512709230 +EDI: BANKAMER2.COM May 10 2017 22:18:00 Fleet Bk Na, 300 Broadhollow Rd,
Melville, NY 11747-4850
512709237 +EDI: RMSC.COM May 10 2017 22:18:00 GEMB / Old Navy*, Attention: GEMB, PO Box 103104,
Roswell, GA 30076-9104
512709233 +EDI: RMSC.COM May 10 2017 22:18:00 Geocrb/gap, Po Box 965005, Orlando, FL 32896-5005
512709234 +EDI: RMSC.COM May 10 2017 22:18:00 Geocrb/litbar, P.o. Box 981400,
El Paso, TX 79998-1400

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512709235 +EDI: RMSC.COM May 10 2017 22:18:00 Gecrb/old Navy, Po Box 981400,
El Paso, TX 79998-1400

512709236 +EDI: RMSC.COM May 10 2017 22:18:00 Gecrb/pc Richard, C/o Po Box 965036,
Orlando, FL 32896-0001

512709238 +EDI: RMSC.COM May 10 2017 22:18:00 Gemb/pc Richard*, Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104

513115187 +EDI: RMSC.COM May 10 2017 22:18:00 Green Tree Servicing LLC, 7360 S Kyrene Rd,
Tempe Az 85283-8432

512709239 +EDI: HFC.COM May 10 2017 22:18:00 Hsbc/rs*, Attn: Bankruptcy Department, PO Box 5263,
Carol Stream, IL 60197-5263

512709240 +EDI: HFC.COM May 10 2017 22:18:00 Hsbc/seamn, Po Box 5253, Carol Stream, IL 60197-5253

512709241 +EDI: HFC.COM May 10 2017 22:18:00 Hsbc/seamn*, HSBC Retail Services/Attn: Bankruptcy,
PO Box 5263, Carol Stream, IL 60197-5263

512709242 +E-mail/Text: EBN_Notifications@OWB.com May 10 2017 22:31:16 Indymac Bank/Onewest bank*,
Attn:Bankruptcy, 2900 Esperanza Crossing, Austin, TX 78758-3658

512709243 +EDI: CBSKOHLS.COM May 10 2017 22:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096

513861198 +EDI: AIS.COM May 10 2017 22:18:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457

513861197 EDI: AIS.COM May 10 2017 22:18:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

512709246 +E-mail/Text: bankruptcydepartment@tsico.com May 10 2017 22:31:59 Nco Fin /02,
507 Prudential Rd, Horsham, PA 19044-2308

512709247 +E-mail/Text: bankruptcydepartment@tsico.com May 10 2017 22:31:59 Nco Fin /02*,
Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308

512917860 +EDI: OPHSUBSID.COM May 10 2017 22:18:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

512709250 +Fax: 407-737-5634 May 10 2017 23:07:39 Ocwen Loan Servicing L,
1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493

512709252 +E-mail/Text: EBN_Notifications@OWB.com May 10 2017 22:31:16 Onewest Bank,
6900 Beatrice Drive, Kalamazoo, MI 49009-9559

513018946 EDI: PRA.COM May 10 2017 22:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541

513084376 EDI: PRA.COM May 10 2017 22:18:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

512977450 EDI: PRA.COM May 10 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Childrens Place,
PO Box 41067, Norfolk VA 23541

512977448 EDI: PRA.COM May 10 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Thd,
PO Box 41067, Norfolk VA 23541

512784949 E-mail/Text: ebn@vativrecovery.com May 10 2017 22:31:09 Palisades Acquisition IX LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
PO Box 40728, Houston, TX 77240-0728

512821599 EDI: Q3G.COM May 10 2017 22:19:00 Quantum3 Group LLC as agent for,
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788

516415481 E-mail/Text: bkdepartment@rtresolutions.com May 10 2017 22:31:34
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029

516415482 E-mail/Text: bkdepartment@rtresolutions.com May 10 2017 22:31:34
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

512709256 +EDI: SEARS.COM May 10 2017 22:18:00 Sears/cbna, 8725 W. Sahara Ave,
The Lakes, NV 89163-0001

512709257 +EDI: SEARS.COM May 10 2017 22:18:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

512709260 +E-mail/Text: cop@santander.us May 10 2017 22:31:15 Sovereign Bk, 1130 Berkshire Blv,
Wyomissing, PA 19610-1242

512709265 EDI: TFSR.COM May 10 2017 22:18:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054

512709266 EDI: TFSR.COM May 10 2017 22:18:00 Toyota Motor Credit Co*, Toyota Financial Services,
PO Box 8026, Cedar Rapids, IA, 52408

512709262 +EDI: CITICORP.COM May 10 2017 22:18:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

512709264 +EDI: WFNNB.COM May 10 2017 22:18:00 The Limited/WFNNB*, WFNNB/Attn: Bankruptcy,
PO Box 182686, Columbus, OH 43218-2686

512751725 +E-mail/Text: bankruptcygroup@ugcorp.com May 10 2017 22:31:44
United Guaranty Residential Insurance, PO Box 20327, Greensboro NC 27420-0327

513028535 EDI: VERIZONEAST.COM May 10 2017 22:19:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037

513028533 +EDI: VERIZONCOMB.COM May 10 2017 22:19:00 Verizon, 404 Brock Drive,
Bloomington, IL 61701-2654

512709270 +EDI: VERIZONEAST.COM May 10 2017 22:19:00 Verizon New Jersey Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225

512709276 +EDI: TSYS2.COM May 10 2017 22:18:00 Visa Dept. Stores*, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

512709279 +EDI: WFNNB.COM May 10 2017 22:18:00 Wfnnb/limited, Po Box 330066,
Northglenn, CO 80233-8066

513484904 EDI: ECAST.COM May 10 2017 22:18:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

District/off: 0312-2

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 80

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512709165* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
512709164* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
512709167* +Afni, Inc.*, Attn: Bankruptcy, PO Box 3037, Bloomington, IL 61702-3037
512709168* +Afni, Inc.*, Attn: Bankruptcy, PO Box 3037, Bloomington, IL 61702-3037
512709170* +American Express*, American Express Special Research, PO Box 981540,
El Paso, TX 79998-1540
512709172* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
512709174* +Aurora Bank Fsb, 601 5th Avenue, Scottsbluff, NE 69361-3581
512709175* +Aurora Bank Fsb, 601 5th Avenue, Scottsbluff, NE 69361-3581
512709176* +Aurora Bank Fsb, 601 5th Avenue, Scottsbluff, NE 69361-3581
512709178* +Aurora Loan Services*, Attn: Bankruptcy Dept., PO Box 1706, Scottsbluff, NE 69363-1706
512709179* +Aurora Loan Services*, Attn: Bankruptcy Dept., PO Box 1706, Scottsbluff, NE 69363-1706
512709180* +Aurora Loan Services*, Attn: Bankruptcy Dept., PO Box 1706, Scottsbluff, NE 69363-1706
512709183* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
512709185* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America*, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC, 27410)
512709187* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)
512709188* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)
512709189* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)
512709191* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
512709192* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
512709193* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
512709194* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
512709200* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)
512709221* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa*, CITICORP CREDIT SERVICES/ATTN: CENTRALIZ,
PO Box 20363, Kansas City, MO, 64195)
512709202* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
512709208* +Chase, Po Box 24696, Columbus, OH 43224-0696
512709210* +Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076
512709213* +Chase Manhattan*, Attn: Bankruptcy Research Dept, P.O. Box 24696,
Columbus, OH 43224-0696
512709223* +City Ntl Bk/Ocwen Loan Service*, Attn: Bankruptcy, 1661 Worthington Rd. Suite 100,
West Palm Beach, FL 33409-6493
512709225* +Credit One Bank*, PO Box 98872, Las Vegas, NV 89193-8872
513084681* +DTA Solutions, LLC, 9428 Baymeadows Road, Suite 260, Jacksonville, FL 32256-7970
512709228* +Fleet Bank Of New York, 300 Broadhollow Rd, Melville, NY 11747-4850
512709229* +Fleet Bank Of New York, 300 Broadhollow Rd, Melville, NY 11747-4850
512709232* +Gateway Funding Divers, 300 Welsh Road, Bldg 5, Horsham, PA 19044-2273
513115188* +Green Tree Servicing LLC, 7360 S Kyrene Rd, Tempe Az 85283-8432
513862459* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513862458* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
512709251* +Ocwen Loan Servicing L, 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493
515753392* +PROF-2013-S3 Legal Title Trust, by U.S. Bank, National Association,, as Legal Title Trustee,
Fay Servicing, LLC, 939 W. North Avenue, Suite 680, Chicago, IL 60642-1231
512709263* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
512709271* +Verizon New Jersey Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225
512709272* +Verizon New Jersey Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225
512709274* +Verizon New Jersey Inc*, PO Box 3397, Bloomington, IL 61702-3397
512709275* +Verizon New Jersey Inc*, PO Box 3397, Bloomington, IL 61702-3397

TOTALS: 0, * 43, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

Page 5 of 5
Total Noticed: 133

Date Rcvd: May 10, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J. Martone on behalf of Creditor Bank of America, N.A. bky@martonelaw.com
Jeanette F. Frankenberg on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP cmecf@sternlav.com
Jennifer R. Gorchow on behalf of Creditor Bank of America, N.A., servicer for The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-12CB, Mortgage Pass-Thru Cert nj.bkecf@fedphe.com
Jill Manzo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as servicer for THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS SUCCESSOR-IN-INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSE bankruptcy@feinsuch.com
Marie-Ann Greenberg magecf@magtrustee.com
Ronald E. Norman on behalf of Debtor Carl A Powell, Sr ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Ronald E. Norman on behalf of Joint Debtor Michelle A. Finney-Powell ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as servicer for THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS SUCCESSOR-IN-INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSE bankruptcy@feinsuch.com
Tammy L. Terrell on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2005-AR7 Mortgage Pass-Thr bankruptcy@feinsuch.com

TOTAL: 10